

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Claudette Collins
Debtor

Case No. 15-04541-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: TWilson
Form ID: 3180W

Page 1 of 2
Total Noticed: 36

Date Rcvd: Dec 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2018.

db +Claudette Collins, 7151 Glenwood Drive, East Stroudsburg, PA 18301-6659
4711488 AMERIGAS, RR 2 BOX 2129D, STROUDSBURG, PA 18360
4711489 +ASSET MAX GROUP INC, PO BOX 190191, SO RICHMOND HILL, NY 11419-0191
4711497 +FMS INC, 4915 S UNION AVE, TULSA, OK 74107-7839
4711498 ++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030
(address filed with court: FOSTER & GARBUS LLP, 60 MOTOR PARKWAY, COMMACK, NY 11725)
4764136 +Hannabery Electric. Inc., 200 Schantz Road, Allentown, PA 18104-8600
4711507 MATTHEMAN WEINROTH & MILLER, SUITE 2226 LAND TITLE BLDG, BROAD & CHESTNUT STREETS,
PHILADELPHIA, PA 19110
4711508 +MCCABE WEISBERG & CONWAY, 123 SOUTH BROAD STREET, SUITE 1400, PHILADELPHIA, PA 19109-1060
4711510 +NCO FINANCIAL SVCS/99, PO BOX 15636, WILMINGTON, DE 19850-5636
4711511 +NORTH SHORE AGENCY, 9525 SWEET VALLEY DRIVE, VALLEY VIEW, OH 44125-4237
4711512 #+PENN CREDIT CORP, 916 S 14TH STREET, HARRISBURG, PA 17104-3425
4711513 +PENN ESTATES POA, 304 CRICKET DRIVE, EAST STROUDSBURG, PA 18301-8996
4764591 +Penn Estates Property Owners Association, c/o Young & Haros, LLC, 802 Main Street,
Stroudsburg, PA 18360-1602
4711514 +RUBIN & ROTHMAN LLC, PO BOX 9003, ISLANDIA, NY 11749-9003
4711516 +SOCIAL SECURITY ADMN, PO BOX 3430, PHILADELPHIA, PA 19122-0430
4711517 SOCIAL SECURITY ADMN, NORTHEAST PROGRAM SVC CTR, 1 JAMAICA CTR PLAZA,
JAMAICA, NY 11432-3898
4711519 +UTILITIES INC, PO BOX 160609, ALTAMONTE SPRINGS, FL 32716-0609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4711487 E-mail/Text: amscbankruptcy@adt.com Dec 13 2018 19:20:00 ADT SECURITY SERVICES,
PO BOX 371490, PITTSBURGH, PA 15250-7490
4711490 EDI: BANKAMER.COM Dec 14 2018 00:33:00 BANK OF AMERICA, PO BOX 982234,
EL PASO, TX 79998-2234
4711491 +EDI: BANKAMER.COM Dec 14 2018 00:33:00 BANK OF AMERICA, CUSTOMER SERVICE, PO BOX 5170,
SIMI VALLEY, CA 93062-5170
4711492 +E-mail/Text: notices@burt-law.com Dec 13 2018 19:20:01 BURTON NEIL & ASSOC,
1060 ANDREW DR, SUITE 170, WEST CHESTER, PA 19380-5600
4711493 +EDI: CHASE.COM Dec 14 2018 00:32:00 CHASE BANK USA, PO BOX 15298,
WILMINGTON, DE 19850-5298
4711494 +EDI: CITICORP.COM Dec 14 2018 00:33:00 CITIBANK, 701 E 60TH ST N,
SIOUX FALLS, SD 57104-0493
4711495 E-mail/Text: bankruptcy@fncbinc.com Dec 13 2018 19:19:28 FIRST NATIONAL COLLECT,
610 WALTHAM WAY, MCCARRAN, NV 89434
4711496 +EDI: FSAE.COM Dec 14 2018 00:35:00 FIRSTSOURCE ADVANTAGE, 205 BRYANT WOODS SOUTH,
AMHERST, NY 14228-3609
4711500 +E-mail/Text: bankruptcy.bnc@ditech.com Dec 13 2018 19:19:32 GREEN TREE SERVICING,
345 SAINT PETER ST, SAINT PAUL, MN 55102-1641
4711499 EDI: RMSC.COM Dec 14 2018 00:34:00 Green Tree Servicing, 7360 S. Kyrene Rd, Suite 101,
Tempe, AZ 85283-4583
4711501 +EDI: CITICORP.COM Dec 14 2018 00:33:00 HOME DEPOT/CITIBANK, PO BOX 6497,
SIOUX FALLS, SD 57117-6497
4711503 +EDI: HFC.COM Dec 14 2018 00:33:00 HSBC BANK, PO BOX 9, BUFFALO, NY 14240-0009
4711502 +EDI: HFC.COM Dec 14 2018 00:33:00 HSBC BANK, PO BOX 5253, CAROL STREAM, IL 60197-5253
4711504 EDI: IRS.COM Dec 14 2018 00:34:00 IRS, CENTRALIZED INSOLVENCY OP, PO BOX 7346,
PHILADELPHIA, PA 19101-7346
4711506 +EDI: TSYS2.COM Dec 14 2018 00:32:00 MACYS, PO BOX 8218, MASON, OH 45040-8218
4711509 +EDI: MID8.COM Dec 14 2018 00:31:00 MIDLAND FUNDING, 8875 AERO DRIVE, SUITE 200,
SAN DIEGO, CA 92123-2255
4740926 +EDI: MID8.COM Dec 14 2018 00:31:00 Midland Credit Management, Inc.,
as agent for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
4711518 +E-mail/Text: clientmgmt@signatureperformance.com Dec 13 2018 19:20:00 TIBURON FINANCIAL LLC,
PO BOX 770, BOYSTOWN, NE 68010-0770
4711520 +EDI: VERIZONCOMB.COM Dec 14 2018 00:23:00 VERIZON, 500 TECHNOLOGY DRIVE,
WELDON SPRINGS, MO 63304-2225

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4711505 ##+JESSE & MELANIE CHAVERS, 7151 GLENWOOD DRIVE, EAST STROUDSBURG, PA 18301-6659
4711515 ##+SENECA MORTGAGE SERVICING, ATTN: ACH DEPT, 611 JAMISON ROAD, ELMA, NY 14059-9392
4722333 ##Seneca Mortgage Servicing LLC, 611 Jamison Road, Elma, NY 14059-9392

TOTALS: 0, * 0, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2018 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor U.S. Bank National Association, not in its individual capacity but solely as Trustee of SW REMIC Trust 2015-1 ecfmail@mwclaw.com, ecfmail@ecf.courtdrive.com
Celine P DerKrikorian on behalf of Creditor U.S. Bank National Association, not in its individual capacity but solely as Trustee of SW REMIC Trust 2015-1 ecfmail@mwclaw.com
Celine P DerKrikorian on behalf of Creditor Seneca Mortgage Servicing, LLC ecfmail@mwclaw.com
Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
J. Zac Christman on behalf of Debtor 1 Claudette Collins jchristman@newmanwilliams.com, mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;EAP-VR@outlook.com
James Warmbrodt on behalf of Creditor U.S. Bank National Association, not in its individual capacity but solely as Trustee of SW REMIC Trust 2015-1 bkggroup@kmlawgroup.com
Michael J Clark on behalf of Creditor U.S. Bank National Association, not in its individual capacity but solely as Trustee of SW REMIC Trust 2015-1 bkggroup@kmlawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino on behalf of Debtor 1 Claudette Collins lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;lbeaton@newmanwilliams.com;EAP-VR@outlook.com;rkidwell@newmanwilliams.com

TOTAL: 9

Information to identify the case:

Debtor 1 Claudette Collins
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5114**

EIN ____-____-____

Social Security number or ITIN ____-____-____

EIN ____-____-____

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:15-bk-04541-JJT****Order of Discharge****12/18****IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Claudette Collins
aka Claudette Collins, aka Claudette Ann Collins, aka
Claudette Simon, aka Claudette A. Simon-Collins, fdba
Paradise International Restaurant and Bakery

December 13, 2018**By the
court:**

Honorable John J. Thomas
United States Bankruptcy Judge

By: TWilson, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.